1984

The Workers' Compensation Board — Alberta

85-5797/

The Workers' Compensation Board Alberta

WCB

KENNETH C. PALS
CHAIRMAN AND CHIEF EXECUTIVE OFFICER

DR. A.E. (BERT) HOHOL
VICE CHAIRMAN

PETER KOLBA
BOARD MEMBER

MORRIS E. BAHRY
BOARD MEMBER

ROY H. JAMHA
BOARD MEMBER

9912 - 107 STREET
P.O. BOX 2415
EDMONTON, ALBERTA

Lieutenant Governor in Council,
Province of Alberta
Edmonton, Alberta

Your Honour,

In accordance with Section 87, subsection (2) of the Workers' Compensation Act, the Workers' Compensation Board is pleased to present its annual report for the year ended December 31, 1984.

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The Board

The Workers' Compensation Board: (from left to right) Morris E. Bahry, Member; Dr. A.E. (Bert) Hohol, Vice-Chairman; Kenneth C. Pals, Chairman; Peter Kolba, Member; Roy H. Jamha, Member

Kenneth C. Pals, Chairman

The appointment of Mr. Pals as Chairman and Chief Executive Officer became effective January 18, 1984. Mr. Pals brings to the Board extensive financial and administrative experience from the banking and petroleum industries. He has served in managerial and executive positions with the Bank of Montreal, Pacific Petroleums Ltd. and Petro-Canada. He is a member of the Board of Directors of the Edmonton Concert Hall Foundation.

Dr. A.E. (Bert) Hohol, Vice-Chairman

Dr. Hohol was appointed Vice-Chairman of the Board on March 1, 1982. He has served as a Board member since May 1979. Formerly an educator and administrator in the Alberta public school system, Dr. Hohol also served as an MLA and held the portfolios of Manpower and Labour, and Advanced Education and Manpower in the Alberta government.

Peter Kolba, Member

Appointed to the Board in 1974, Mr. Kolba brings to his position a deep understanding of the problems of disabled workers. Prior to his appointment, he served as Secretary-Treasurer of the Alberta Federation of Labour. He was also the full-time Alberta representative of the United Food and Commercial Workers Union, formerly the Canadian Food and Allied Workers Union.

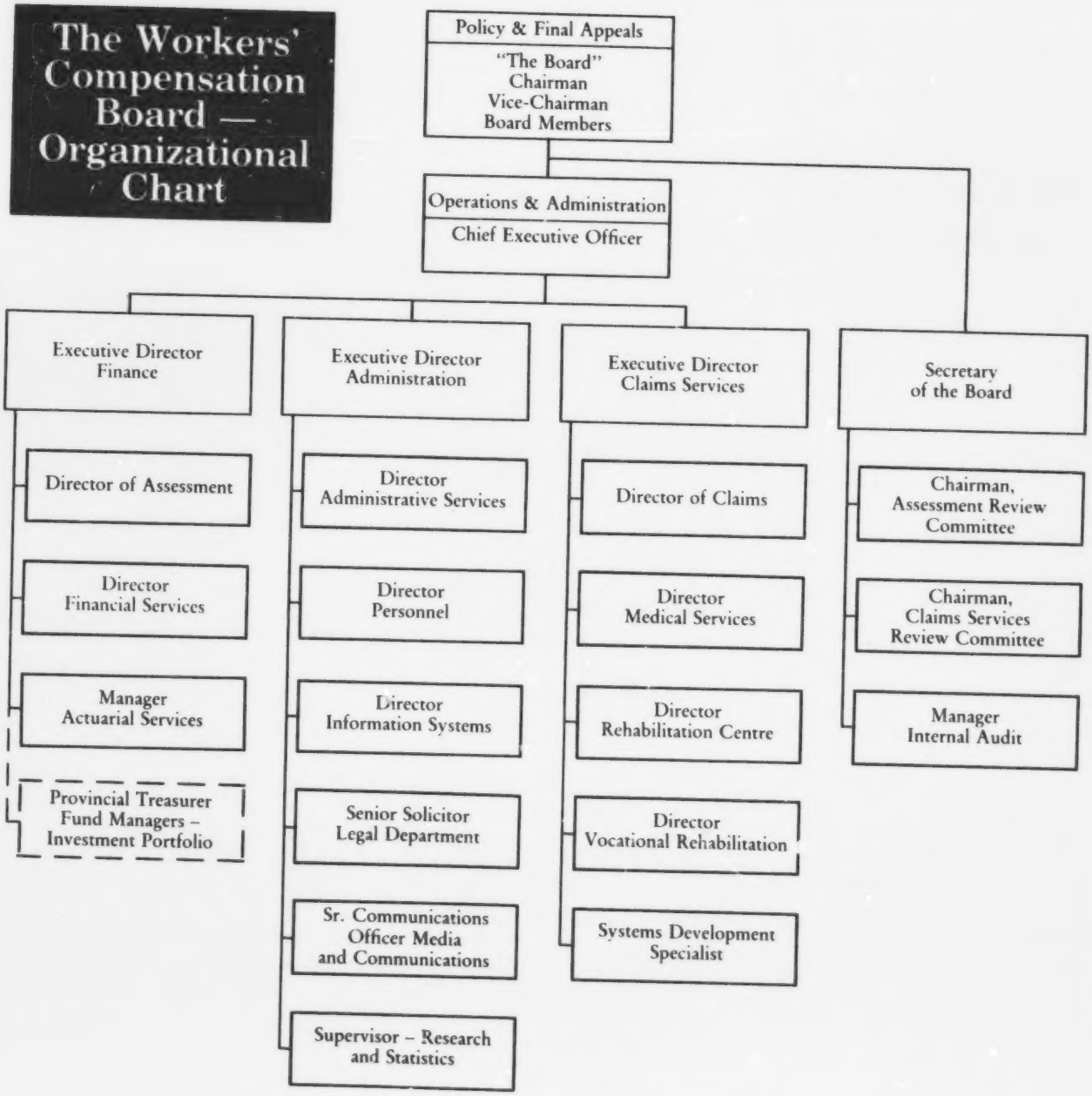
Morris E. Bahry, Member

Mr. Bahry was appointed to the Board in March, 1982. He brings a background of wide experience in business and light industry to the position. He is a member of the Edmonton Chamber of Commerce and a past member of the Red Deer Chamber of Commerce and the Vancouver Board of Trade.

Roy H. Jamha, Member

Formerly a labour relations consultant and a member of the Alberta Board of Industrial Relations, Mr. Jamha assumed the chairmanship of the Board in January 1973. He is a past president of the Alberta Federation of Labour and a representative of the Oil, Chemical and Atomic Workers Union. Effective January 1, 1984, Mr. Jamha relinquished the position of chairman and was appointed to serve as a Board member.

The Workers' Compensation Board — Organizational Chart



The Report of the Board

A year of challenge and opportunity

The Workers' Compensation Board was faced with several important challenges in 1984. In meeting these challenges, we believe we have become more efficient, more productive and better prepared to serve the needs of Alberta's workers and employers in the years ahead.

The provincial economic situation affected virtually every aspect of the Board's activities in 1984. There was a significant slowdown in many areas, including total claims filed, medical examinations booked and admissions to the Rehabilitation Centre. At the same time, reopened claims continued at a high level; all required extensive investigation.

The economic situation also put extra financial pressure on job training, assessment and upgrading programs for injured workers. However, increased expenditures in these programs were justified in light of the significant benefits provided to Alberta claimants and, indirectly, the employers of the province.

The changed economic climate resulted in the Board delaying indefinitely the new administrative and rehabilitative facilities planned for construction on 116 Street and 104 Avenue in Edmonton. Work on the final design and specifications was completed in the latter part of the year and no further activity is planned.

Also in an effort to lower costs, a new emphasis was placed on increasing both productivity and efficiency within the Board. The challenge was to maintain high standards of personal service and accuracy in a time of restraint. We believe we achieved these goals in 1984. Staff productivity was up in many areas, in large part due to the increased use of word processing and other computer equipment.

Reorganizations in several departments also helped increase overall efficiency. In a realignment of duties and responsibilities, the position of Assistant to the Board was abolished and a new position, Secretary of the Board, was created to formalize reporting relationships within the Board. The creation of the new position reflects the growth both in the number of appeals and the size of the total organization itself over the past few years. The Secretary of the Board was formerly a function of the Executive Director – Administration. Reporting to the Secretary are the Claims Services Review Committee, the Assessment Review Committee, Internal Audit, Appeals Advisors, Appeals Registrars and Board secretarial services. This realignment was implemented without an increase in total complement (see page 3 of this report for a full organizational chart).

The financial management of the Board also reflected an overall commitment to improving efficiency and effectiveness within the organization. During 1984, the Board substantially improved its financial reporting. Year-end financial statements fully disclose the total unfunded liability of the Board and it is encouraging to report a reduction from $173 million in 1983 to $114 million at year-end 1984.

We believe our financial statements are of the highest standard and contain comprehensive notes which equal, and often exceed, those of other Canadian boards. Our commitment to maintain and improve these standards is firm, and the resultant 90 per cent of full funding is one of the strongest financial positions among compensation boards in Canada.

To reinforce this, a comprehensive review of the Board's major financial systems, policies and practices was also completed during 1984. The review was undertaken with the goal to ensure that workers continued to receive the highest level of service while keeping costs to Alberta employers as stable and low as possible.

A key consequence of this financial review was the decision to replace the historical class system with an overall Board financing concept. In 1984, adoption of this concept allowed the return of a portion of accumulated class balances, considered to be in excess of requirements, to certain classes.

Other work arising out of the financial review began in a number of areas during 1984, and will continue during 1985. In the years ahead, the Board will develop and implement a new industry-based rating system to replace the current class rating structure.

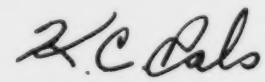
By the end of 1985, substantial progress will have been made in developing a new individual employer experience rating program to replace the existing merit rebate/super-assessment system. Alberta employers will be given full opportunity to review and comment on this proposed new program prior to implementation.

In 1985, we also plan to complete the initial stages of a review of our investment objectives. We are alert to the opportunities and challenges which new approaches and investment vehicles provide. We are acutely aware of the need to maintain and improve long-term investment performance. Improved investment portfolio performance is one of the ways to lower the costs of workers' compensation to employers.

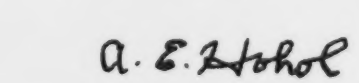
These new financial approaches have been developed as a result of teamwork among the Board's senior management group. This spirit of cooperation was apparent throughout the entire Board in 1984. Departments worked together more closely than ever, pooling resources and expertise to solve problems quickly and efficiently. This interdisciplinary approach could be seen at every level, from injured worker care programs to the development of interdepartmental information systems.

Several key economic indicators point to an upward economic trend in 1985. An increase in employment throughout the province is likely to lead to a similar increase in the Board's activities. The Board will be prepared for this upswing in activity in large part due to our experiences during the last few years. The challenges of 1984 presented unique opportunities for improvement in many areas. The Board's emphasis on productivity, efficiency and cooperation will pay rich dividends in future years, helping us ensure that workers continue to receive the highest level of service while keeping costs to Alberta employers as stable and low as possible.

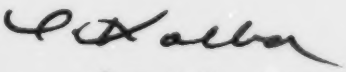
None of this could have been, or will be, achieved without the dedicated and excellent support of all levels of staff for whom the past year has been one of constant challenge. The Board acknowledges this support and appreciates the contributions made by so many.



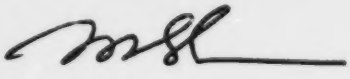
Kenneth C. Pals, Chairman



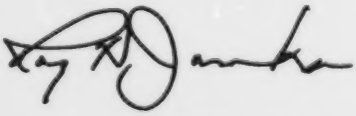
Dr. A.E. (Bert) Hohol,
Vice-Chairman



Peter Kolba, Member



Morris E. Bahry, Member



Roy H. Jamha, Member

Claims Services

In 1984, the Claims Services Department focussed on improving services within the total claims processing system. This effort involved all departments including Claims, Medical, Vocational Rehabilitation and the Rehabilitation Centre.

To achieve this overall objective, many changes in work methods and procedures were implemented. A comprehensive policy manual was developed, skills levels of staff in general were enhanced, a major reorganization of the Rehabilitation Centre commenced and specialized medical advisory services were improved.

While the volume of new claims reported in 1984 was slightly lower than in 1983, the demands for service were markedly higher. This was due to the increasing complexity of many claims, the growing frequency of multiple problems in specific cases and the ever-increasing problem of placing disabled workers in a static job market.

Claims

During 1984, the Board's Claims Department put special emphasis on increasing both the quality and accuracy of adjudicative decisions.

Towards this end, staff members focussed on a multidisciplinary approach to problem-solving, utilizing the expertise of professionals in the Claims, Vocational Rehabilitation, Medical and Psychology Departments.

The total number of claims reported was down 2.6 per cent from 1983 levels. For a complete breakdown of claims, see the chart below.

The Claims Department also supported the Board's drive towards greater efficiency in 1984. Display writers, a laser printer and other technical equipment helped increase productivity and allowed for a reduction of clerical and filing staff. Telephone sequencing equipment helped increase efficiency in our claims information area and improved service to claimants.

Claims counsellors were made available to discuss concerns with workers and employers and to make regular visits to regional offices.

Finally, a comprehensive WCB Compensation Policy Manual became available to the general public. The manual contains the Board's existing adjudicative policies and is used by adjudicators as a general guide in determining entitlements.

Summary of claims administered

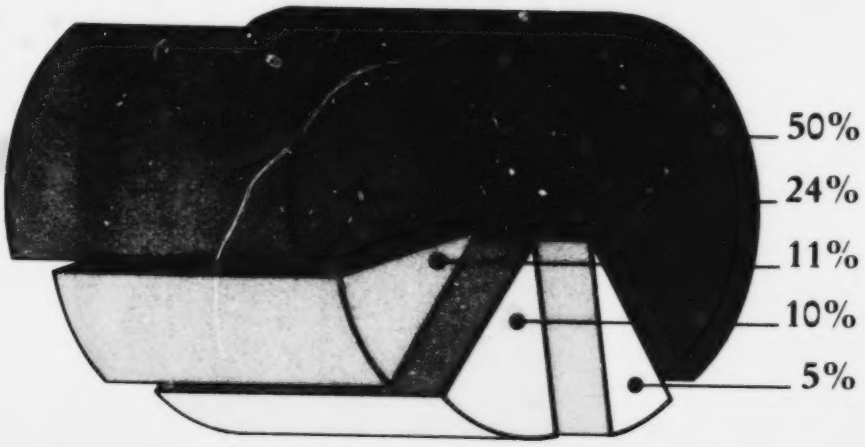
	1984	1983
Claims under active administration as of January 1st	14,545	14,573
Accidents (all types) reported during the year*	55,732	57,246
Previously closed claims reopened during the year	5,319	6,654
Total claims administered	75,596	78,473
Claims in which a pension award or final payment of compensation was made	41,228	44,060
Claims in which medical aid only was payable	7,898	10,367
Claims in which neither compensation nor medical aid was payable**	8,591	9,501
Sub-total of claims administered	57,717	63,928
Claims under active administration as of December 31st	17,879	14,545
Total claims administered	75,596	78,473

* Accidents of all types include pensions, lost time claims, no lost time claims, and claims in which a judgement is pending. Non-compensable claims are also included in this category.

** Refers to an accident which was not in the course of employment, covered under the Act, or was not established.

Volume and type of claims administered in 1983 and 1984

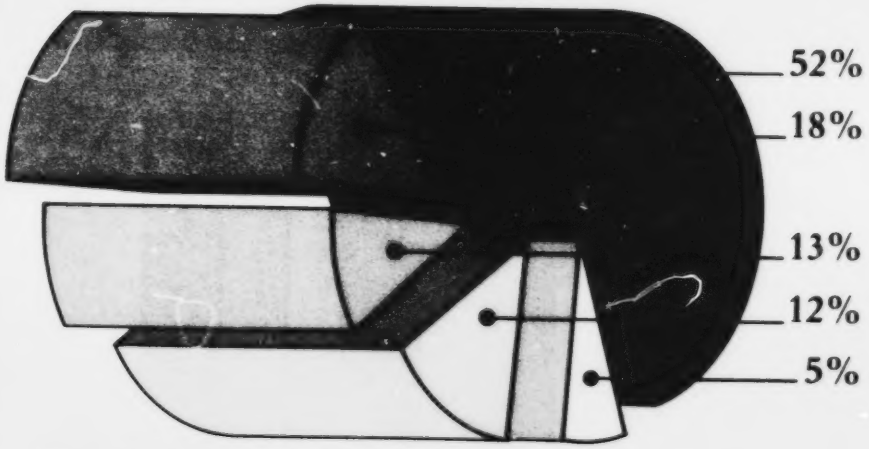
Data for 1984



	Totals
Compensation	37,485
Still active	17,879
Non-compensable	8,591
Medical aid	7,898
Pensions	3,743

COMPENSATION | STILL-ACTIVE | NON-COMPENSABLE | MEDICAL AID | PENSIONS

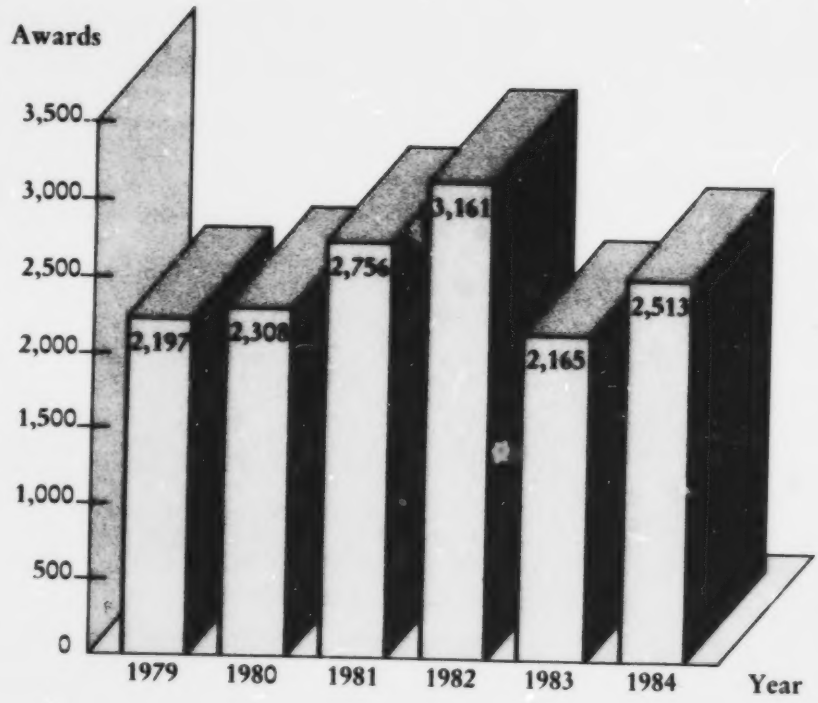
Data for 1983



	Totals
Compensation	40,495
Still active	14,545
Medical aid	10,367
Non-compensable	9,501
Pensions	3,565

COMPENSATION | STILL-ACTIVE | MEDICAL AID | NON-COMPENSABLE | PENSIONS

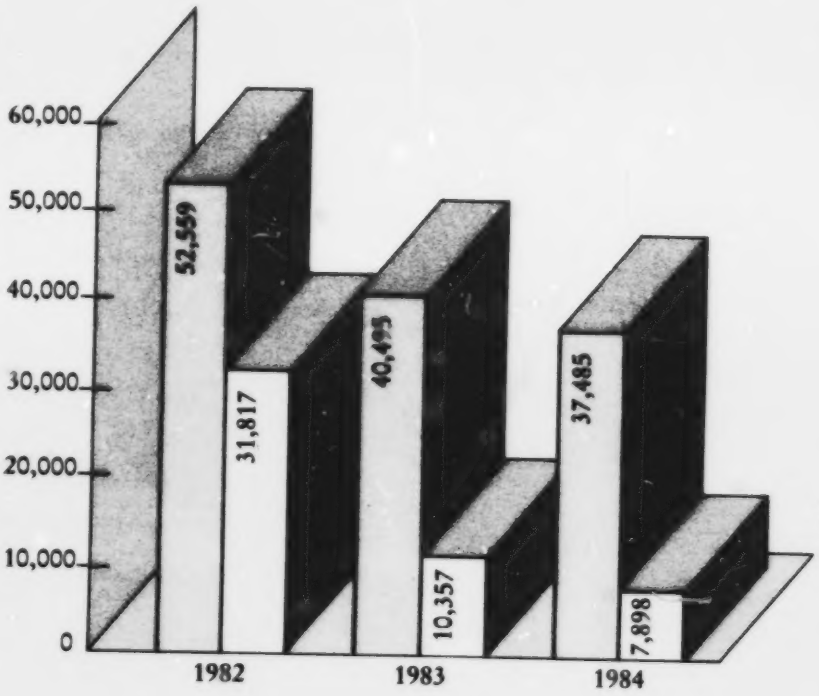
Total number of disability awards approved by year



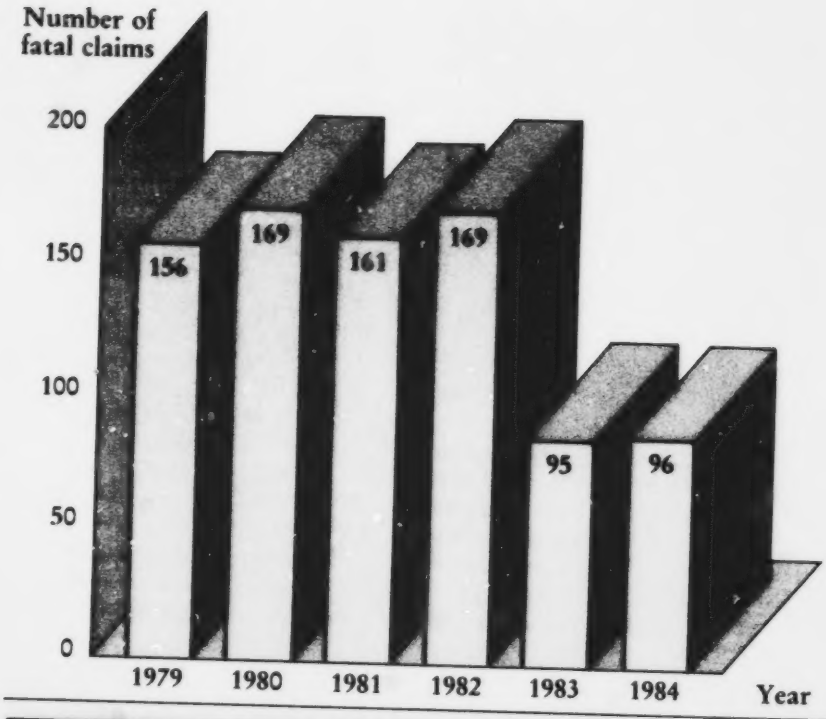
Comparison of time lost claims and medical aid claims received by the Board, 1982-1984

Lost time claims

Medical aid claims



Total number of fatal claims accepted by year



Permanent disability awards approved in 1984 by part of body affected

	1984	1983
Thumb or finger	676	607
Hand	127	102
Arm	171	153
Toe	42	28
Foot	142	140
Leg	225	236
Head or face	48	45
Pelvis or hip	42	36
Back	694	574
Eye*	53	48
Multiple body parts	63	41
Ear*	163	88
Pulmonary system	21	22
Heart	21	27
Miscellaneous	25	18
Totals	2,513	2,165

*Eye refers to loss of vision,
*Ear to loss of hearing.

Note: These data do not sum to total on page 7 (Pensions) due to different selection criteria. Figures represent carried over pensions from prior years.

Number of new claims reported by part of body in 1984

	1984	1983
Eyes	2,877	3,421
Head or neck	2,976	2,915
Fingers	6,206	6,323
Hands or wrists	3,958	3,989
Arms	2,883	2,648
Back	13,046	12,604
Chests, hips or shoulders	5,070	4,983
Knees	3,165	2,956
Toes, feet or ankles	5,491	6,093
Legs	1,913	1,689
Multiple injuries	3,832	3,099
Body systems	739	634
Non-personal damage	3,045	3,275
Unclassified	531	2,617
Totals	55,732	57,246

Number of new claims reported by nature of injury in 1984

	1984	1983
Amputation	45	66
Fracture or dislocation	4,168	4,122
Strain or sprain	23,162	22,618
Cut or laceration	6,867	7,073
Bruise	9,239	10,032
Burn or scald	1,916	1,820
Multiple injuries	2,853	1,977
Other industrial injury	339	258
Bursitis or synovitis	1,806	1,589
Arc or welding flash burn	273	350
Radiation effects	8	5
Dermatitis or systemic poisioning	556	505
Temperature effects	75	43
Other industrial disease	370	296
Non-personal damage	3,045	3,275
Unclassified	1,010	2,947
Totals	55,732	57,246

Medical

The Board's Medical Department continued to improve efficiency and productivity during 1984.

During the year, an average of 300 files were processed daily. Medical examinations carried out through our Edmonton office totalled 4,105, down from 4,606 in 1983. An additional 1,840 files were referred to part-time consultants for clinical assessment. In our Calgary Office, a total of 2,359 examinations were performed in 1984.

Despite the decrease in total cases, there was a commendable three per cent gain in the number of examinations performed by individual full-time physicians.

During the year, a total of 214 medical boards were held, and were conducted by outside consultants. Many were follow-up boards concerning workers with respiratory problems.

The Medical Department was also reorganized in 1984. The department is now divided into three major sections: The Medical Advisory Section; the Clinical Impairment Section; and the Occupational Diseases and Toxicology Section. The Board's Consultant Specialists Division is part of the Clinical Impairment Section. This division consists of independent consultants who periodically visit the Medical Department and perform assessments as required by any of the three sections.

Rehabilitation Centre

The WCB Rehabilitation Centre continued its shift to a comprehensive "holistic" rehabilitation approach in 1984. This philosophy is embodied in the centre's new Mission Statement, approved by the Board in 1984. During the year, several new programs were established to reflect the goals developed in the statement.

A Service Co-ordination Unit was created using staff from several departments, including Claims Services, Vocational Rehabilitation, Medical and Psychology. The unit coordinates referrals from all sources.

An orientation program was created to give new admissions a complete overview of the various services available to them.

A fitness conditioning program was also established, using newly-purchased fitness equipment and the facilities of the Kinsmen Aquatic Centre in Edmonton.

The Rehabilitation Centre also developed a revised comprehensive back education program for workers with back injuries. In an effort to prevent such injuries, Rehabilitation Centre staff have conducted a number of seminars for employers throughout the province stressing proper work, exercise and lifestyle habits.

Admissions at the centre were affected by the economic situation in 1984. Total admissions fell to 2,088 including 408 re-admissions. The daily attendance average for the year also decreased -- from 327 in 1983 to 252 in 1984. The total number of patient days reflected the lower referral rate, dropping to 56,452 days in 1984 from 75,745 in 1983. The average length of stay fell slightly to 32.9 days in 1984, compared to 34 days in 1983.

However, in the latter part of the year, there appeared to be a significant reversal of this trend with heavier case loads and waiting lists for admission; a trend which continued into 1985.

In the year ahead, the centre will continue to stress interdepartmental cooperation and interdisciplinary treatment approaches.

Vocational Rehabilitation

The Vocational Rehabilitation Department's primary goal is to provide workers with the necessary rehabilitation services to assist in their successful return to employment.

The department underwent major management changes during the year, including a new director and the planned introduction of two managers to replace the former assistant director role. The impact of these changes will grow during 1985.

Continued emphasis was placed on new ways to obtain job opportunities and prepare workers for return to employment. A "Job Club – Job Readiness" pilot project was established. This was a valuable learning experience, providing a base for a future ongoing program. Several initiatives also helped increase efficiency in our Central Office. Duplicate vocational rehabilitation file systems were overhauled and many files were eliminated, leading to savings in time, storage space and material cost. Word processing systems were also introduced.

The department extended services to 11,015 workers during 1984 — down from 15,556 in 1983. By the end of the year, the department's active caseload stood at 2,910.

Training-on-the-job programs were again emphasized in 1984. In the past, these programs have proven to be our most successful means of job placement. The number of these programs initiated increased by 105 per cent over 1983. This increase saw the total costs for the training-on-the-job programs rise to $1,704,154.

Work assessment program costs also rose sharply -- increasing to $395,960. Upgrading program costs rose to $1,867,755. The total cost for all three major programs was $3,967,869 in 1984.

The policy of providing temporary financial assistance to workers actively seeking employment again represented the largest single category of expenditure. The rate of increase, however, slowed to nine per cent in 1984. Re-employment assistance totalled $1,796,182 in 1984.

Much of these increases in expenditures can be directly attributed to the greater number of programs initiated in 1984. Additional factors include rising expenses for tuition and other items.

In spite of higher costs, these expenditures generally reflect a good investment for workers, industry and the Board. They result in new jobs, new skills and renewed confidence for workers in their ability to achieve results and contribute to society.

In other areas of interest, increased emphasis was placed on organizing and managing a new job bank system in Edmonton and Calgary. Jobs which are located are categorized into light, medium and heavy work activity to assist counsellors in matching job-ready workers with opportunities. Employer contact was also stressed. During 1984, the department initiated a total of 27,686 employer contacts.

The department's objectives for the coming year emphasize increased efficiency and procedural streamlining. These goals will be significantly aided by the expanded application of computer assistance in the year ahead.

Appeals

Avenues of appeal are available to both claimants and employers who disagree with administrative decisions.

The first level of appeal is to an internal review committee, with the second level of appeal to the Board.

To assist appellants, the Board provides the services of appeals advisors without charge. Appeals advisors are available to assist workers or employers in pursuing an appeal to the Claims Services Review Committee or the members of the Board.

Claims Services Review Committee

The Claims Services Review Committee concluded 1,502 appeals in 1984 as compared to 1,294 appeals in 1983. This represented a 16 per cent increase. One hundred and fifty-seven appeals remained outstanding as of December 31, 1984 versus 328 at the end of 1983. The committee conducted 956 hearings in 1984 and arranged 61 independent medical examinations to assist in its deliberations. The committee altered the administration's decisions in 35 per cent of the cases concluded.

Assessment Review Committee

The Assessment Review Committee considered 116 appeals on assessment matters and 22 applications for cost relief under the provisions of Section 89(2) of the Act. Fifty-one hearings were held. The committee altered the administration's decisions in 31 per cent of the cases concluded. By comparison, during 1983, 218 appeals from employers were dealt with and of the 159 relating to assessment matters, 38 per cent were altered in favour of the employer. Sixty-one per cent of the cost relief appeals (41 in total) were decided in the employers' favour.

Appeals to the Board

There was a significant increase in the number of appeals to the members of the Board during 1984. The Board considered 557 claim files on appeal and 14 assessment files. A further 178 claim files were considered for reasons other than appeal (e.g. lump sum settlement requests, Vocational Rehabilitation Department requests). The number of files reviewed increased by 69 per cent over 1983. In 1984, the Board held 131 hearings (94 in Edmonton, 33 in Calgary and four in Lethbridge). The Board altered the previous decisions in 39 per cent of the cases concluded.

Finance

Assessment

The Assessment Department continued to maintain a high level of service to employers during 1984, while operating under budget and with a further modest reduction in staff.

In addition to its primary responsibility of registering, assessing and collecting revenues from employers, the Assessment Department was actively involved in several special projects during 1984. Of particular note was the successful introduction of Proprietor Identification Cards, in response to recommendations of the Select Committee of the Legislature, and the development and publication of a number of assessment policies.

Activity continued on a new assessment computer system, with the first phase, operating under a data-base philosophy, implemented in October of 1984. Work on further phases will be continued in 1985.

Audit of Financial Statements

Finance is responsible for the preparation of the financial statements contained in the following pages. In meeting its responsibility for the reliability and integrity of the financial statements, financial management has developed, and maintains, a system of accounting and reporting which provides for the necessary internal controls to ensure transactions are properly authorized and recorded, assets are safeguarded and liabilities are fully recognized.

The audited financial statements and notes have been prepared in accordance with generally accepted accounting principles except as specifically mentioned under Note 2 regarding Significant Accounting Policies. Of necessity, the financial statements contain some items which reflect the best estimates and judgements of management.

The Auditor General is the auditor of the Board, in accordance with section 87(1) of the Act. The auditor's responsibility is to report to the Board on the fairness of presentation of its financial statements, in accordance with established criteria.

Crawford E. Laing Ltd. was appointed consulting actuaries to the Board for year-end 1984 pursuant to section 87(4) of the Act. The actuary's responsibility is to report to the Board on the adequacy and appropriateness of the valuation of claim liabilities.

The auditor and the actuary make use of each other's work in discharging their responsibilities. Their respective opinions are included in the following pages.

Review of Financial Position and Results of Operations

The net revenue for the year was $273 million vs. $281 million recorded in 1983 and represents a decline of $8 million or 2.8 per cent. Due to the economic environment and the Board's decision not to increase employers' rates of assessment in 1984, gross assessment income declined some $16 million or 4.4 per cent. This follows a decrease of $7 million or 1.9 per cent in 1983. On the positive side, investment income showed continued growth, claim costs were only marginally higher and administrative and other general expenses were kept under strict control.

On the year's operations, the Board recorded a provisional surplus of $25 million as compared to a $24 million provisional surplus on 1983's operations.

As a result of many years accumulated surpluses, the Board refunded some $22 million to employers from class balances considered to be in excess of requirements.

Total assets held to meet obligations of the Board continued to grow during 1984 to reach $1.16 billion at year-end. Of these assets, $1.06 billion is invested in marketable securities which provided an average return of 11.15 per cent during the year as compared to 12.01 per cent in 1983 and 12.25 per cent in 1982.

Liabilities are calculated on the basis of discounting estimated future obligations at a net real rate of interest of 2.36 per cent for post-1973 claims and 8.50 per cent for pre-1974 claims. The total unfunded liability of the Board was $114 million at year-end 1984. This improvement in the Board's financial position reflects a levelling off in growth of total claim costs as a consequence of the government's decision not to increase compensation benefit levels. In relative terms, the reduction in unfunded liability brings the Board to 90 per cent of fully-funded position as compared to 84 per cent at year-end 1983.

ALBERTA LEGISLATURE

OFFICE OF THE AUDITOR GENERAL

AUDITOR'S REPORT

**To the Members of The
Workers' Compensation Board**

I have examined the balance sheet of The Workers' Compensation Board as at December 31, 1984 and the related statements (numbers 2 to 8 inclusive) for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Board as at December 31, 1984 and the results of its operations for the year then ended in accordance with the disclosed basis of accounting, considered appropriate in the circumstances, as described in Note 2 to the financial statements applied, except for the change in the method of accounting for gains and losses on sale of fixed term investments and after giving retroactive effect to the change in the method of recording actuarial liabilities as explained in Note 3 to the financial statements, on a basis consistent with that of the preceding year.

F.C.A.
Auditor General

Edmonton, Alberta
April 23, 1985

Statement 1

Balance sheet as at December 31, 1984

(in thousands of dollars)

ASSETS

	1984	1983
Deposits in trust (Note 4)	$ 102,730	$ 53,359
Term deposits (Note 4)	135,797	143,045
Assessments receivable (Note 5)	23,361	17,972
Accounts receivable	3,662	4,375
Advances to pensioners	3,620	3,113
Accrued interest	29,785	27,295
Investments (Note 4)	820,398	758,756
Land, buildings and equipment (Note 6)	8,208	8,345
Deferred charges and other assets (Note 7)	31,930	26,557
	$ 1,159,491	$ 1,042,817

LIABILITIES AND RESERVES

Accounts payable	$ 1,918	$ 3,807
Employers' deposit accounts	305	251
Estimated merit rebates	73,900	84,069
Reserve for unfinalled claims	303,263	303,582
Pension fund	653,255	596,695
Reserves for specific claim costs	224,228	212,075
Reserve for loss on realization of investments	16,876	15,579
Accident fund balance (deficit)	(114,254)	(173,241)
	$ 1,159,491	$ 1,042,817

On behalf of the Board:

K. C. Pals
Chairman and Chief Executive Officer

K. W. Coull
Executive Director - Finance

The accompanying notes are part of these financial statements.

Statement 2

Statement of changes in accident fund balance for the year ended December 31, 1984

(in thousands of dollars)

	1984	1983
Balance at beginning of year	$ (173,241)	$ (76,906)
Add:		
Operating surplus	1,999	20,528
	(171,242)	(56,378)
Deduct transfers to (from):		
Reserve for unfinalled claims	(9,671)	33,287
Pension fund	(64,350)	(73,035)
Reserves for specific claim costs	17,033	156,611
	(56,988)	116,863
Balance at end of year	$ (114,254)	$ (173,241)

Statement 4

Statement of reserve for unfinalled claims for the year ended December 31, 1984

(in thousands of dollars)

	1984	1983
AMOUNTS PROVIDED		
By classes in respect of:		
Current year	$ 93,479	$108,220
Prior years	(22,927)	(55,224)
	70,552	52,996
Investment income (Note 8)	28,256	26,619
	98,808	79,615
AMOUNTS APPLIED		
In respect of prior years	89,456	96,692
NET INCREASE (DECREASE)	9,352	(17,077)
Balance at beginning of year	303,582	287,372
	312,934	270,295
Transfer from (to) accident fund balance (Note 11)	(9,671)	33,287
BALANCE AT END OF YEAR	$303,263	$303,582

Statement 3

Summarized statement of operating transactions for the year ended December 31, 1984

(in thousands of dollars)

	Self-Insurers	Classes 1984	Classes Prior Years	1984 Total	1983 Total
REVENUE					
Assessments	$ 11,149	$ 327,918	$ 4,938	$ 344,005	$ 359,741
Deduct: Estimated or adjusted merit rebates	—	73,900	583	74,483	85,366
	11,149	254,018	4,355	269,522	274,375
Investment income	8	105,681	—	105,689	98,700
Deduct: Portion allocated (Note 8)	—	102,128	—	102,128	91,975
	8	3,553	—	3,561	6,725
	$ 11,157	$ 257,571	$ 4,355	$ 273,083	$ 281,100
EXPENDITURE					
Compensation	$ 2,882	$ 44,968	$ 50,424	$ 98,274	$ 98,510
Pension awards	5,145	12,436	76,269	93,850	91,464
Medical aid	2,629	18,044	20,750	41,423	60,532
	10,656	75,448	147,443	233,547	250,506
Deduct portion charged to:					
Reserves for specific claim costs	1,083	5,811	57,987	64,881	70,215
Reserve for unfinalled claims	—	—	89,456	89,456	96,692
	1,083	5,811	147,443	154,337	166,907
	9,573	69,637	—	79,210	83,599
Provision for:					
Reserves for specific claim costs	—	63,124	—	63,124	86,735
Reserve for unfinalled claims	—	93,479	(22,927)	70,552	52,996
Administrative and general expenses	1,383	27,293	—	28,676	27,892
Occupational Health and Safety (Note 9)	201	6,095	—	6,296	5,850
	$ 11,157	$ 259,628	$ (22,927)	$ 247,858	$ 257,072
PROVISIONAL SURPLUS (DEFICIT)	$ —	$ (2,057)	$ 27,282	$ 25,225	$ 24,028
Deduct: Appropriation for reserve for loss on realization of investments				1,297	3,500
Surplus refunds (Note 10)				21,929	—
OPERATING SURPLUS				$ 1,999	$ 20,528

Statement 5

Statement of pension fund for the year ended December 31, 1984

in thousands of dollars

	1984	1983
AMOUNTS PROVIDED		
Pension awards	$ 95,030	$ 92,197
Investment income (Note 8)	73,021	65,295
Province of Alberta (Note 14)	13,924	14,305
	181,975	171,797
AMOUNTS APPLIED		
Payments to pensioners	61,572	56,522
Deduct: Increase in advances to pensioners	507	673
Pension payments	61,065	55,849
NET INCREASE	120,910	115,948
Balance at beginning of year	596,695	553,782
	717,605	669,730
Transfer from (to) accident fund balance (Note 11)	(64,350)	(73,035)
BALANCE AT END OF YEAR	$653,255	$596,695

Statement 6

Statement of reserves for specific claim costs for the year ended December 31, 1984

in thousands of dollars

	Rehabilitation	Disasters	Enhanced Disabilities	Section 111	1984 Total	1983 Total
AMOUNTS PROVIDED						
Classes	$ 12,435	$ —	$ 50,689	$ —	$ 63,124	$ 85,653
Self-insurers	—	—	—	—	—	1,082
Investment income (Note 8)	110	4	733	4	851	61
Assessments under Section 111	—	—	—	—	—	1
	12,545	4	51,422	4	63,975	86,797
AMOUNTS APPLIED						
Charged from:						
Classes re current year	633	—	5,178	—	5,811	6,834
Classes re prior years	7,666	13	50,270	38	57,987	62,248
Self-insurers	86	—	997	—	1,083	1,133
Rehabilitation Centre:						
Special apparatus for claimants	59	—	—	—	59	98
Operating deficit (surplus)	869	—	—	—	869	(769)
Administrative and general expenses	3,046	—	—	—	3,046	2,963
	12,359	13	56,445	38	68,855	72,507
NET INCREASE (DECREASE)	186	(9)	(5,023)	(34)	(4,880)	14,290
Balance at beginning of year	18,146	67	193,787	75	212,075	41,174
	18,332	58	188,764	41	207,195	55,464
Transfer from (to) accident fund balance (Note 11)	13,248	(58)	3,884	(41)	17,033	156,611
BALANCE AT END OF YEAR	$ 31,580	$ —	$192,648	$ —	$224,228	$212,075

Statement 7

Statement of administrative, general and accident prevention expenses for the year ended December 31, 1984

(in thousands of dollars)

	1984	1983
Salaries and employee benefits	$ 25,307	$ 24,867
Data processing and office equipment rentals and maintenance	1,731	1,143
Maintenance, rental and operation of buildings	756	707
Telephone and telegraph	666	742
Travelling	535	503
Printing and office supplies	503	513
Postage, freight and express	481	541
Depreciation of buildings and equipment	325	294
Taxes	314	301
Audit, legal and other professional fees	231	159
Professional and technical memberships, publications, courses and seminars	215	224
Media productions and advertising	65	64
Staff recruitment and relocation	59	49
Insurance and security services	4	60
Miscellaneous	93	76
	31,285	30,243
Add:		
Occupational Health and Safety (Note 9)	6,296	5,850
Alberta Health Care administration cost (Note 12)	135	—
Administrative claim costs (Note 13)	554	832
	6,985	6,682
Deduct:		
Rental revenue	28	26
Miscellaneous revenue	224	194
	252	220
	$ 38,018	$ 36,705
CHARGED TO:		
Classes re:		
Administrative and general	$ 27,293	$ 26,537
Occupational Health and Safety	6,095	5,704
Self-insurers re:		
Administrative and general	1,383	1,355
Occupational Health and Safety	201	146
Reserve for rehabilitation	3,046	2,963
	$ 38,018	$ 36,705

Statement 8

Statement of Rehabilitation Centre operations for the year ended December 31, 1984

in thousands of dollars

	1984	1983
REVENUE		
Treatment charges	$ 4,792	$ 6,174
Other	175	104
	4,967	6,278
EXPENDITURE		
Salaries and employee benefits	4,510	4,358
Maintenance and operation of building and equipment	422	278
Medical and therapy supplies	242	256
Depreciation of building and equipment	191	168
Cafeteria	165	186
Telephone and telegraph	84	70
Transportation of patients	49	29
Professional and technical memberships, publications, courses and seminars	41	25
Laundry service and uniforms	31	41
Printing and office supplies	19	22
Travelling	18	16
Staff recruitment and relocation	8	7
Medical consulting fees	6	34
Miscellaneous	50	19
	5,836	5,509
OPERATING SURPLUS (DEFICIT)	$ (869)	$ 769

Notes to the financial statements December 31, 1984

1. AUTHORITY

The Workers' Compensation Board operates under the authority of the Workers' Compensation Act, Chapter W-16, Statutes of Alberta, 1981, as amended.

2. SIGNIFICANT ACCOUNTING POLICIES

General:

These financial statements have been prepared in accordance with generally accepted accounting principles except for the following:

(i) A gain or loss on sale of a fixed term investment is deferred and amortized to the lesser of ten years or the appropriate maturity or call date of the disposed investment.

(ii) A gain or loss on sale of an equity is deferred and amortized to investment income at 7 per cent per annum, applied to the unamortized balance. Unrealized gains and losses are also amortized to investment income at 7 per cent per annum, applied to the unamortized balance.

(iii) Assessment revenue is adjusted by the allowance for doubtful assessments receivable.

Assessments Receivable:

Assessments receivable and assessment revenue are increased by an amount that is the net adjustment estimated to be required when all employers' payroll returns are received and payroll audits completed in respect to 1984.

Depreciation:

Depreciation is recorded as follows:

Central office building
2½ per cent diminishing balance

Regional office buildings and Rehabilitation Centre
2½ per cent straight line

Equipment
15 per cent diminishing balance

Automobiles
25 per cent straight line (first year)
20 per cent straight line (thereafter)

Translation of Foreign Currency:

All assets and liabilities held in foreign currency are translated into Canadian dollars at the exchange rate prevailing at the balance sheet date except investments and term deposits which are translated at historical exchange rates.

Actuarial Liabilities:

Actuarial liabilities are the amounts estimated to be required to meet the future costs of claims in respect of current and prior years' accidents and are reviewed annually by an independent consulting actuary. The reserves and fund balances equal these actuarial liabilities.

3. CHANGES IN ACCOUNTING POLICIES

Deferred Gain or Loss on Sale of Fixed Term Investments:

Prior to 1984, a gain or loss on sale of a fixed term investment was deferred and amortized to the appropriate maturity or call date of the disposed investment.

In 1984, the Board changed its method of accounting such that a gain or loss on sale of a fixed term investment is deferred and amortized to the lesser of ten years or the appropriate maturity or call date of the disposed investment. The unamortized portion of gains and losses as at December 31, 1983 will be written off over a period to a maximum of ten years having the effect of reducing investment income by $7,505,000 over the ten year period of which $527,000 is in 1984. This change in accounting policy has not been applied retroactively.

Actuarial Liabilities:

Prior to 1984, any shortfall or excess between a reserve or fund balance, and the calculated present value of the related liability was described in the notes to the financial statements.

In 1984, the Board adopted the policy of having the reserves and fund balances equal the actuarial liabilities in the financial statements. Any resulting shortfall or excess in the balances available to meet these obligations are transferred from or to the accident fund balance as reflected in the Statement of Changes in Accident Fund Balance.

4. DEPOSITS IN TRUST, TERM DEPOSITS AND INVESTMENTS

Deposits in trust consist of deposits in the Consolidated Cash Investment Trust Fund of the Province of Alberta.

Term deposits are recorded at amortized cost and consist of certificates of deposit, guaranteed investment certificates, treasury bills and promissory notes.

Investments are recorded at amortized cost with the exception of equities which are at cost.

The approximate market value of the investments as at December 31, 1984 was $842,497,000 (1983 - $761,829,000).

The reserve for loss on realization of investments as at December 31, 1984 amounted to $16,876,000 (1983 -$15,579,000) and is to provide for possible future losses. Provision during the year consists of an appropriation of $1,297,000 (1983 - $3,500,000).

5. ASSESSMENTS RECEIVABLE

In accordance with the accounting policy described in Note 2, assessments receivable and assessment revenue have been increased by $16,628,000 (1983 - $7,424,000).

The allowance for doubtful assessments receivable as at December 31, 1984 amounts to $3,200,000 (1983 - $3,600,000). Net bad debt write offs totalling $1,264,000 (1983 - $1,479,000) have been charged to the allowance. Assessments receivable in the balance sheet are disclosed net of the allowance for doubtful assessments receivable.

6. LAND, BUILDINGS AND EQUIPMENT

Land, buildings and equipment are as follows (in thousands of dollars):

	1984			1983
	Cost	Accumulated Depreciation	Net Book Value	Net Book Value
Land	$ 604	$ –	$ 604	$ 604
Buildings	9,402	3,261	6,141	6,345
Equipment	3,190	1,727	1,463	1,396
	$ 13,196	$ 4,988	$ 8,208	$ 8,345

On August 19, 1982 the Board entered into an Option Agreement to acquire land from the Canadian National Railway Company, subject to certain conditions, for the price of $10,584,000 for the purpose of constructing an administration and rehabilitation centre facility. A payment of $3,000,000 is included in deferred charges and other assets in the balance sheet. Conditions have been met which allow the Board until July 12, 1986 to pay the balance of the purchase price.

7. DEFERRED CHARGES AND OTHER ASSETS

Deferred charges and other assets are as follows (in thousands of dollars):

	1984	1983
Unamortized gain or loss on sale of fixed term investments, net (Note 2(i))	$ 23,167	$ 19,478
Amortized gain or loss on equities, net (Note 2(ii))	982	1,100
Deposit for purchase of land (Note 6)	3,000	3,000
Costs incurred for proposed facility (Note 6)	4,621	2,799
Unamortized software license costs	160	180
	$ 31,930	$ 26,557

8. INVESTMENT INCOME ALLOCATION

The investment income has been allocated as follows (in thousands of dollars):

	1984	1983
Reserve for unfinalled claims	$ 28,256	$ 26,619
Pension fund	73,021	65,295
Reserves for specific claim costs	851	61
	$102,128	$ 91,975

9. OCCUPATIONAL HEALTH AND SAFETY

In accordance with Order in Council 189/84 dated March 7, 1984 the Board paid to the Provincial Treasurer an amount of $6,296,000 in 1984 to partially defray the costs of administering the Occupational Health and Safety Act.

10. SURPLUS REFUNDS

In 1984, the Board refunded to employers within particular classes a portion of accumulated class balance surpluses. The total amount refunded was $21,929,000 comprised of $10,839,000 for the current year and $11,090,000 in respect of prior years.

11. ACCIDENT FUND BALANCE TRANSFERS

Where there is a shortfall or excess between the reserve or fund balance and the calculated present value of the liability as at the balance sheet date, the difference is transferred from or to the accident fund balance as reflected in the Statement of Changes in Accident Fund Balance.

In 1984, the balances of the reserves for disasters and section 111 were transferred to the accident fund balance. The liabilities relating to these reserves now comprise part of the reserve for unfinalled claims.

12. ALBERTA HEALTH CARE ADMINISTRATION COST

The Health Care Statutes Amendment Act, 1983 (amending Act) assented to June 6, 1983 amended the Workers' Compensation Act thereby authorizing the Board to enter into an arrangement with the Minister of Hospitals and Medical Care for payment of health services provided to injured workers coming under the Workers' Compensation Act together with all or part of administrative costs incurred by the Minister.

Accordingly, the Agreement was signed on October 17, 1984 whereby effective April 1, 1984 the Board pays an administration cost to the Provincial Treasurer on behalf of the Minister of Hospitals and Medical Care.

13. ADMINISTRATIVE CLAIM COSTS

In 1983, medical aid costs totalling $193,000 pertaining to investigations and appropriate no time lost claims were included in Administrative claim costs (which was previously entitled "Medical investigations and other costs not charged directly to the classes"). In 1984, these costs totalling $650,000 have been included in Medical aid expenditures in the Summarized Statement of Operating Transactions.

14. ADDITIONAL PAYMENTS OF COMPENSATION

Reimbursement is received from the General Revenue Fund of the Province of Alberta to cover payments made under Sections 52 and 71 of the Act.

15. COMPENSATION ENTITLEMENT

The Workers' Compensation Act caused certain interpretive difficulties for the Board, one of which related to Section 51 which deals with the calculation of compensation entitlement. In respect of the Board's interpretation of this and related sections, it is possible the resultant administrative policy may not be in strict accordance with the legislation. The Minister responsible for Workers' Health, Safety and Compensation has been notified. The legislation was amended effective January 1, 1985 to address this matter.

16. COMPARATIVE FIGURES

The 1983 figures are restated where necessary to conform to 1984 presentation.

17. APPROVAL OF FINANCIAL STATEMENTS

These financial statements were approved by the Board on April 23, 1985.

CEL GROUP

Crawford E. Laing Ltd.

ACTUARIAL OPINION

As Consulting Actuaries to the Workers' Compensation Board of Alberta, we have reviewed the liabilities of the Accident Fund as at December 31, 1984. We are satisfied that the data provided to us fairly represents the position at the valuation date, and is adequate and reliable for the purpose of the valuation.

In our opinion, the liability of the Pension Fund at December 31, 1984 is $653,255,000 in respect of pensions and increases in pensions granted up to that date, and which are the responsibility of the Board. This valuation is based on the methods and assumptions set out in our Report dated April 19, 1984.

The Reserve for Unfinalled Claims is maintained to meet both the future cost of reported claims, and the cost of possible unreported claims, in respect of accidents that have already occurred, excluding amounts which will be charged to the Reserves for Specific Claim Costs. In our opinion, the amount of $303,263,000 is a reasonable estimate of the total unfinalled claims liability at December 31, 1984, based on recent experience.

The Reserves for Specific Claim Costs are maintained to meet the future costs for enhanced disabilities and rehabilitation in respect of accidents that have already occurred. In our opinion, the amount of $224,228,000 represents a reasonable estimate of the total liabilities for specific claim costs at December 31, 1984, based on the charges made in the recent past.

In our opinion, the methods and assumptions used in these valuations are appropriate, and in accordance with sound actuarial principles and practice.

for CRAWFORD E. LAING LTD.

Crawford E. Laing,

Fellow of the Canadian Institute of Actuaries
Fellow of the Faculty of Actuaries in Scotland
Fellow of the Conference of Actuaries in Public Practice
Associate of the Institute of Actuaries
Associate of the Society of Actuaries

President & Actuary

Edmonton, Alberta
April 17, 1985

Investment portfolio as at December 31, 1984

(in thousands of dollars)

SECURITY	1984 BOOK VALUE	1984 MARKET VALUE	1983 BOOK VALUE	1983 MARKET VALUE
INVESTMENTS				
Bonds				
Government of Canada and Provincial guaranteed	$ 523,283	$ 520,335	$ 523,449	$ 503,880
Corporate and other	97,931	98,700	98,697	100,447
	621,214	619,035	622,146	604,327
Mortgages				
N.H.A. guaranteed	23,767	24,503	21,228	21,333
Commercial	22,348	23,174	16,229	16,773
	46,115	47,677	37,457	38,106
Real Estate	17,248	17,312	6,675	6,675
Equities				
Preferred shares	4,220	4,866	5,407	7,177
Common shares	130,812	152,430	86,899	105,235
Warrants	789	1,177	172	309
	135,821	158,473	92,478	112,721
TOTAL INVESTMENTS	820,398	842,497	758,756	761,829
DEPOSITS IN TRUST	102,730	102,730	53,359	53,359
TERM DEPOSITS	135,797	144,353	143,045	148,168
TOTAL INVESTMENT PORTFOLIO	$1,058,925	$1,089,580	$ 955,160	$ 963,356

Contained within the total investment portfolio of $1,058,925,000 as at December 31, 1984 is $94,656,000 acquired through the Board's United States accounts.

A detailed listing of investments is available upon request.

Unaudited.

Administration

Administrative Services

In order to contain expenditures as much as possible, no major building renovations were undertaken during 1984. Instead, the Board adopted a program of restraint satisfying the immediate needs of the organization as economically as possible, while assessing long-term requirements.

During the year, distribution of the WCB Compensation Policy Manual began throughout the province. By year-end, 196 copies of the manual had been distributed internally and 274 copies had been sold to organizations and individuals within the province. The first quarterly update was distributed to all manual owners at the end of the year. The great majority of the buyers of the Board's Compensation Policy Manual also prepaid for a copy of the Financial Policy Manual. This manual became available for distribution in early 1985.

Personnel

In keeping with the Board's commitment to fiscal restraint, every attempt was made to reduce overall staff complement levels in 1984.

By year-end, the organization was able to lower the personnel complement by 25 positions (1,041 in 1984 vs. 1,066 in 1983 and 1,099 in 1982. The 1985 target is 1,029).

The Board also continued its support of a wide range of staff development programs in 1984. Attendance at eight in-house programs and seminars during the year was 407. Eighty-eight staff members attended provincial government courses in 1984, up from 70 in 1983. One Hundred and fifteen staff members took advantage of the Board's Study Assistance Program, an increase of 15 over the previous year.

Information Systems

Information Systems staff worked closely with other departments to increase efficiency and productivity during 1984.

The Board's word processing facilities continued to be upgraded, with the installation of additional equipment in various departments on a gradual basis.

By year-end, a total of 26 displaywriters (word processing terminals), 18 printers and two high-speed laser printers had been installed in nine departments as well as the Rehabilitation Centre.

In the year ahead, new office systems equipment will be installed in other departments and regional offices.

Public Education

During 1984, the Board maintained its commitment to public education.

Over the year, staff held more than 140 meetings and seminars throughout the province, explaining the Board's functions, policies and practices.

Info, the Board's quarterly newsletter, kept industry, labour and the public in general aware of changes in Board policy and operations.

Historical Highlights

The Workers' Compensation Board has a long history of serving the needs of Alberta workers and employers. Since its first year of operation in 1918, the Board has grown from a single office with eight employees to an organization with six offices across the province and more than 1,000 staff members.

1918

- The Legislature passed the Workmen's Compensation Act. The three commission members became the first members of the Board in May 1918, with Mr. J.T. Stirling serving as chairman. The new Board was given office space in the Qu'Appelle Building.

1919

- A branch office was opened in Calgary.

1923

- **A total of 9,160 accidents were reported.**
- **A total of 2,857 employers were registered.**
- **Gross assessments totalled $766,520.**

1931

- The Board moved its offices to the ground floor of the Administration Building in Edmonton.

1933

- Super-assessments to a maximum of 33⅓ per cent of assessments paid by an individual employer were introduced.
- **A total of 8,160 accidents were reported.**
- **A total of 4,645 employers were registered.**
- **Gross assessments totalled $674,718.**

1937

- Data processing machines were installed to assist in the compilation of statistical figures.

1938

- Arrangements were made to use the Banff Mineral Springs Hospital as a rehabilitation centre to give physiotherapy to the Board's claimants.

1939

- The Board's offices were moved to the Provincial Building on 100A Street and 101A Avenue in Edmonton.
- **A decision was made to introduce a merit/demerit system in relation to the accident experience of employers.**

1940

- Merit rebates came into effect for coal mining, lumbering and other industry classes bearing a heavy accident rate.

1941

- Two part-time commissioners were appointed to the Board to represent industry and labour.

1943

- **A total of 19,700 accidents were reported.**
- **A total of 6,292 employers were registered.**
- **Gross assessments totalled $2,823,324.**

1944

- A medical officer was hired for the Calgary Office.
- Under new legislation, employers were required to bear the full cost of medical aid, thereby relieving workers of their contribution to cover medical aid.

1948

- A reserve for rehabilitation was set up.

1952

- The construction of the treatment and administrative wings of the Rehabilitation Clinic in Edmonton was completed. The Vocational Rehabilitation Department was established to coincide with the opening of the clinic.

1953

- **A total of 41,965 accidents were reported.**
- **A total of 14,219 employers were registered.**
- **Gross assessments totalled $7,634,122.**

1954

- The Board purchased the Provincial Building in Edmonton.

1956

- The addition to the Rehabilitation Clinic was completed.

1957

- The Prosthetic Department was added to the Rehabilitation Clinic.
- A Regional Office was opened in Lethbridge.

1959

- A Regional Office was opened in Grande Prairie.

1961

- A Regional Office was opened in Red Deer.
- A news bulletin published by the Board was instituted.

1963

- **A total of 52,044 accidents were reported.**
- **A total of 21,813 employers were registered.**
- **Gross assessments totalled $12,658,721.**

1965

- The Board's office building in Calgary was completed and occupied in July.
- The Act was amended to provide workers' compensation to be equal to 75 per cent of earnings up to maximum earnings of $5,600 per annum.

1966

- The Board bought the property at 107 Street and 99 Avenue in Edmonton for its head office location.

1971

- The Board's offices were moved to the newly-completed head office building on 107 Street.

1973

- The Board's name was changed to the Workers' Compensation Board.
- A Regional Office in Medicine Hat was opened.
- **A total of 79,895 accidents were reported.**
- **A total of 28,886 employers were registered.**
- **Gross assessments totalled $38,882,175.**

1974

- A WCB-sponsored safety film entitled "Three Minutes to Live" won the bronze award at the International Film and Television Festival in New York.
- The Grande Prairie Office Building was officially opened.
- The new Act came into effect and established the concept of 'universal coverage' under which its application is extended to all industries in Alberta except those designated as being exempt.
- Maximum assessable earnings were increased to $10,000.

1976

- The Accident Prevention Department was transferred to the Department of Labour.

1979

- The Honourable Bill Diachuk became the first minister solely responsible for Workers' Health, Safety and Compensation.

1982

- Workers' compensation was set at 90 per cent of net wages based on gross earnings up to a maximum of $40,000.

1983

- **A total of 57,246 accidents were reported.**
- **A total of 53,370 employers were registered.**
- **Gross assessments totalled $347,676,000.**
- Note: Accidents reported in 1983 do not include 'No Lost Time' accidents which were incorporated into the figures for the previous years reported in this chronology.

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Telephone: 340-5357

Calgary
132-16 Avenue, N.E.
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Telephone: 297-6471

Medicine Hat
204 Chinook Place
623-4 Street S.E.
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Telephone: 529-3624

Lethbridge
212-13 Street South
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Telephone: 381-5339

Current Publications

Name of Publication	Reference Number
• Claims Decisions and Appeals	C-365
• Classification of Industries and Provisional Assessment Rates	—
• Coping with Injury	RC/PS-014
• General Regulations	—
• Information for Employers	G-009
• Information for Patients	RC/ADM-004
• Miracle or Method	—
• Psychology Department Information for Patients	RC/PS-013
• Reduce your Hiring and Training Costs	—
• Relaxation Training	RC/PS-015
• Returning to Work after your Accident	VR-032
• Testing in the Psychology Department	RC/PS-016
• Voluntary Accounts	A-464
• Workers' Compensation Act	—
• Your Questions about Compensation Benefits Answered	C-309
• Proprietor Identification Cards	A-428-85
• In All Cases of Injury (Poster)	C-363